JOURNEY FROM MEXICO TO THE U.S. BRINGS FAMILY THE OPPORTUNITY TO "OWN THEIR FUTURE" THROUGH HOMEOWNERSHIP

Outline of Need: Sergio arrived in the United States from Mexico in 1986. He worked for several years as an avocado picker in California before relocating to Nebraska. His wife, Maria joined him in 1995. The couple's hardworking commitment to their children Sergio 8 yrs., Eric 6 yrs., and Giovanni 1 yr. runs deep. They aspired to depart their small apartment of six years in Crete, and fulfill their dream of owning an affordable home, in a good neighborhood, that accommodated the needs of their family of five. They also wanted the pride of investing in their community. Sergio, at present, is completing a job placement program while Maria works at Farmland Foods of Crete.

How Rural Development Helped: USDA Rural Development provided a direct homeownership loan of \$116,863. Blue Valley Community Action financed \$10,000 in revolving loan funds that originated as HOME funds from the Nebraska Department of Economic Development. The R.E.A.C.H. (Readiness, Education and Awareness Collaborative for Homebuyers and Homeowners) certified Homebuyer Education Program given by Southeast Nebraska Community Action (SENCA) of Humboldt was provided to Sergio. The Castanedas' home was built by Crete Lumber as a spec home in the housing development to help promote additional affordable housing for families in the community.



The Results: Sergio and Maria became first time homeowners on May 5, 2006. The Castanedas enjoy their 1,400 sq. ft. three-bedroom, two bath home. The children now have room 'to be kids'. There is adequate space for the family to move about freely; especially for the children.

"We'd like to thank everybody who helped make our dream come true. It is something we've been waiting a long time for. We would like to encourage others to be patient and to follow their dreams, it's worth it."—

Sergio Castaneda,

Homeowner

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